

MNsurance Consumer and Small Employer Advisory Committee Meeting Minutes (DRAFT)

April 21, 2015 1:00 – 4:00pm

81 East 7th Street, St. Paul, MN, 3rd Floor Mississippi Conference Room

Members in attendance: Jin Lee Palen – Chair, John Freeman – Vice Chair, Abdimalik Ahmed, Mary Ellen Becker, Gladys Chuy, Remi Douah, David Hilden, Jama Mohamad, Hussein Sheikh, Kathryn Duevel – Board Liaison

Members not in attendance: Bentley Graves, Julia Johnson, Edward C. McDonald, Claudette Moran, Bob Robbins, Angela Williams

Staff in attendance: Aaron Sinner – Board and Federal Relations Policy Specialist, Debby Dill – Board and Federal Relations Coordinator, David Van Sant – Navigator Broker Manager, Christina Wessel – Navigator Relations Director, Jackie Edison – Navigator Coordinator

Meeting Topics

Call to Order

Jin Lee Palen, Chair

The meeting was called to order at 1:04 p.m. by Jin Lee Palen, Chair. Since there was not a quorum yet, Jinny decided to rearrange the schedule.

Staff Update

Aaron Sinner, MNsure

Aaron Sinner reported that the Board is most likely going to be switching their Board meeting date from Wednesday, May 13 to Tuesday, May 19, so CSEAC will need to reschedule its May meeting set for that date. Jinny said that the Committee would move its meeting to Tuesday, May 26, from 1 – 4 p.m.

Aaron also noted that all Committee members part of the original appointment slate will see their terms end in October. Any such members interested in serving a second term will need to re-apply.

Board Update

Kathryn Duevel, MNsure Board Liaison

Kathryn Duevel stated that the counties presented at the most recent Board meeting and that things are improving for them. There is still quite a bit of work to do, but they are enrolling people. The counties themselves meet on a regular basis and then one or two present to the Board. This way even the rural counties have a voice.

At the Board meeting, Board member Thompson Aderinkomi introduced three recommendations from the Board's Market Development Work Group. After months of meetings and listening to many stakeholders, the work group developed three recommendations that could be worked on now and without any significant burden to IT.

1. Transparency around MNSure workflow and workflow process. This will take the form of an organizational workflow chart that is publicly shared.
2. Improvements to comparison and shopping tools. The work group is recommending that this be done by a third party so as not to burden MN.IT or other work items.
3. A letter to carriers on innovative product design. The Board will be drafting a letter to health insurance carriers asking them to voluntarily increase their offerings of innovative insurance products based on the types requested by stakeholders.

Kathryn reported on other items discussed at the Board meeting as well. She noted MNSure has enrolled almost 220,000 individuals. She also said MNSure's special enrollment period for those subject to the tax penalty for being without insurance in 2014 will end on April 30. The Navigator and Outreach Grants RFP was posted and submissions due on April 6, with grant awards to be announced in July. The Enrollment Center pilot will be expanded this year, as it worked well last year. Kathryn also reported that CCIIO has indicated the grant funding that was initially required to be spent in 2015 will also be able to be spent in 2016. Kathryn said Brian Beutner's and Thompson Aderinkomi's terms as Board members are ending in May.

Committee members discussed the bills affecting MNSure currently under consideration by the Minnesota legislature. Overall, Committee members felt the landscape was continuing to shift and the outcomes would be difficult to predict.

Approval of January Meeting Minutes

Jin Lee Palen, Chair

MOTION: Jama Mohamad moved to approve the [draft February meeting minutes](#). Mary Ellen Becker seconded. All voted in favor, and the minutes were approved.

MNSure Enrollment Assistors: Agents/Brokers

MNSure-certified health insurance brokers

Hal Tiffany and Eric Tiffany of Hal Tiffany Agency, Inc. offered comments on their first-hand experience as brokers working with MNSure. The Hal Tiffany Agency was one of the Enrollment Centers during Open Enrollment 2015. Hal reported that he believes in MNSure and despite

most of the Agency's revenue coming from other forms of insurance, did a lot of work enrolling individuals through MNSure because it was the right thing to do. Hal expressed some concern about the financial sustainability of MNSure, and noted that such a high percent of its enrollees can't continue to be public programs enrollees in order to properly fund MNSure.

Hal reported that his Agency enjoys partnering with navigators and feels that they are a great resource, especially on bilingual and immigration issues. He noted the importance of having brokers focus on QHP enrollment and navigators focus on public programs enrollment, mentioning he is not necessarily in favor of legislative proposals to pay brokers for enrolling individuals in public programs.

Kathryn noted she had heard similar themes in her discussions with brokers in Willmar.

Public Comment

Ryan Anderson Pascual, a navigator with The Arc Greater Twin Cities, said that the tallest walls that people have to climb over is to enroll consumers in Medical Assistance. He noted enrollment can be complicated when consumers are over the Medical Assistance income limit, but qualify due to a disability. Ryan would like to see partnerships grow and would like more training around disabilities.

MNSure Enrollment Assisters: Staff Presentation

David Van Sant, Christina Wessel, and Jackie Edison, MNSure

David shared [a handout](#) with an overview of what the Navigator, Broker and CAC program might look like in the future. Staff is looking to recommend to the Board implementing this model for Open Enrollment 2017. The model for Open Enrollment 2016 is already set and will continue with the current model.

David walked everyone through the model. The model would feature 6 to 12 regional navigator network organizations, which oversee a network of 200 navigators and manage referrals to them. MNSure would still fund the same number of organizations with the same funding amount, but would organize it differently.

Tiered model: Top down decreasing levels of certification, expectations and resources for Navigators

1. Navigator Network – most expectations with most resources/ TA/ support
 2. Application Assistant/ Hospital Presumptive Eligibility (HPE) -
 - a. enrollment assistance; focus on “own”/ internal people;
 - b. no follow up activities, verification, etc.
 3. Application Assistant – similar to HPE
- Outreach Grants – solely outreach activities; no enrollment assistance
 - similar to current Navigator Grant Area 3

On the broker side, MNSure is hoping to continue to expand the broker lead agency pilot (the Enrollment Centers pilot), hopefully up to 14-20 broker lead agencies. MNSure also will look to

differentiate between brokers and agents, where agents would have the capability but no obligation to enroll consumers through MNsure and would not be listed in MNsure's directory.

Tiered model for Brokers: Decreasing levels of expectations and capacity for Brokers:

1. Broker Enrollment Centers – most expectations with most resources/ TA/ support
2. Brokers – similar to Broker Enrollment Centers – not Broker “lead” agency
3. Agents – enrollment assistance; focus on “own”/ internal people

There was a discussion on the difference between brokers and navigators. From a staff perspective: Brokers are licensed to sell commercial insurance products. Navigators were created by the ACA to be a consultant on the enrollment process itself, with no ties to any particular insurance carrier. Navigators are not licensed and do not advise on which insurance product a consumer should purchase.

Assisters and MNsure staff discussed the necessity for a Navigator/ Broker Dashboard or Portal – common concern for the need for access to the full system of applications (i.e. “county view”) and interactive ability. (In lieu of a portal) **Case association** – Staff hope to transition I.D. Association to organization level as was in MNCAA, as opposed to individual assister I.D. **Primary Regional Navigator hub**. There was positive reaction to a primary regional hub for consumers to access the application and assistance. Staff also stated development of a **Broker call line** similar to the ARC for brokers.

David explained that many of the elements of this model are contingent on technology. In particular, the model emphasizes portal tools for assisters to aid consumers. The IT would also need to be able to track referrals and help assisters follow up with consumers to ensure they have been assisted. John Freeman asked if the currently approved IT work items cover the needs of this model. Staff answered that the navigator portal fits into the IT plans.

MNsure Enrollment Assisters: Navigators/CACs

MNsure-certified navigators / certified application counselors

There was discussion on the outreach program. Kate Pappas of the Community-University Health Care Center stated that it was nice to have the outreach group, but jarring when they were suddenly gone.

Navigators agreed they are excited about the possibility of a portal and believe its functionality could be a great resource. Navigators and Committee members discussed the need for navigator access into the system in order to assist consumers. A portal will be crucial.

Navigators also emphasized the importance of education and training, along with a good partnership with the plans and assisters.

MNsure staff spoke to their plans for future education/ training.

Training – New Core Curriculum

- Applies across all agencies' staff, partners, counties, brokers, navigators, etc.
- Demonstrate differences in roles between each partner/ entity
- The goal is to offer accountability – Everyone held to same standards; everyone follows same protocol/ training; everyone knows who has which capabilities.

Staff and Committee members also discussed the need for streamlining of communications on policy changes between partners at varying levels (i.e. MNsure, DHS, counties, assisters).

Please contact David Van Sant (David.Van.Sant@state.mn.us) or Christina Wessel (Christina.Wessel@state.mn.us) with questions, ideas or concerns.

Wrap Up and Adjourn

Jinny moved to adjourn. Gladys Chuy seconded. There were no objections and the meeting adjourned at 3:47 p.m.